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TERMS.  
The Southern Marksman will be published every Tuesday at five dollars in advance or six dollars at the end of the year. Advertisements will be inserted at the usual rates. No subscription can be received for less than six months, nor will any discontinuance be made until all dues are paid.

All communications to the editor, postage paid and the name of the writer given to insure publication.

#### From the Grenadian.

**MODERN BANKING.**  
When we see ourselves gradually familiarized with the immense difference in the value of non-specie paying bank paper—sensitively feel its influence on our own pecuniary concerns, and witness the extraordinary zeal and assiduity with which upstart bankers contend there is no good cause for it—when we hear their soul-stirring appeals to local prejudices, and reliance placed upon the ingenuity and management of a single “prince of demagoguery” to sustain institutions that are tottering at the approach of scrutiny—and, above all, when we see the prosperity and peace of a whole community withering and blasting from this cause alone—we cannot, we will not, as the conductor of a public press, hold our peace on this all absorbing subject. These are times when honest men are called upon to study their rights and interests, as well as firmly maintain them. We have deliberately nerved our “good right arm” for a contest of principle against power, in which we will contend for that only which our head and heart approve—“unplaced, unpensioned, we will be no man’s slave;” and although our remarks may be construed to bear personally upon some of our fellow citizens we intend not to wound the feelings of any. Our great aim will be to redress the grievances of the much injured, frugal, industrious and unembarrassed portion of the community, by exposing to their view as clear a light as possible, the wrongs they have tamely submitted to, because they knew not their extent. In times of universal pecuniary embarrassment, like the present, it is hard enough that the honest yeomanry of the country should be compelled to share in the general distress, in the creating of which they exerted little or no influence, much less to be made the almost exclusive sufferers by the wild machinations of these modern bankers. A system by which a set of favorites are financed out of debt; loosely and wildly contracted, without regard to whom it may be injurious, cannot, nor will not, when fairly understood, receive the dispassionate approbation of this community. The bank can lose nothing by a depreciation in the value of its paper, because it will not issue until it is well secured against loss, in the receipt of good paper bearing interest. The borrower can lose nothing by its depreciation, because they can always, even in law, pay the bank back its own paper, however much depreciated. Where, then, does the loss fall, when we see money in circulation not worth one half its nominal value? The loss falls upon the producer, the worker of the ground, who never borrowed of a bank in his life—it is he who suffers by this ruinous depreciation. We will illustrate; that the reader may the better understand us.

The modern banker takes possession of the charter of the bank, (it does not matter whether legally or illegally, as, in either instance, he contends the money is good, because other banks have been tolerated without charters,) adopts bills to it (already procured at his private expense,) and floods the country with money, taking care, in the distributions, that those who can do the bank the most good are first accommodated; popularity and influence with the people constitute high claims to favoritism. Money aids and strengthens alike the weak and the powerful; and some want it to help their popularity; but most of the applicants want it for a higher and holier purpose—to pay executions to the man who, though he may not be in debt here, is most probably elsewhere; and whether it suits him or not, he is compelled to take the currency manufactured for the special purpose.

The paper of an institution, with no prejudices against it, placed in the hands of the influential, “with gag law privileges,” will soon become popular, and, through the influence of a few retained newspapers, it passes rapidly into the hands of the common people throughout the whole country. It goes to the common people, (all that remains among us,) because they have the substantial of life to sell—yes, they receive it, “after being duly endowed with popularity,” for the products of their hard labor and close attention the whole year. For a little while, it seems to be destined to do great good, answering all the purposes of trade; but just so soon as it becomes the interest of the borrower that the money should be depreciated, seemingly at his bidding, (he gave it currency, and “he who gives can take,”) it becomes valueless upon the hands of the hard earner, who has laid it out to buy groceries and other necessities for his family. With it he endeavors to supply himself with sugar and coffee, with bagging and rope, clothing for himself, wife, children, and negroes. He is told by the merchant, “Sir, your money may be very good, the bank very solvent, the bankers honest, the cashier is, we know, ‘honest and capable,’ but we can’t use the money, not one cent of it, for any of the purposes for which your paper money was intended—we prefer to sell you goods and charge them to you.” The countryman, whose necessities are pressing him, may “grumble and grunt” a little, but buy he must, and on a credit, (with the money in his hand,) at a very

# SOUTHERN MARKSMAN.

WHEN THE PEOPLE CEASE TO THINK FOR THEMSELVES, THEN THEIR LIBERTIES ARE GONE.

VOL. I.

CLINTON, MI. TUESDAY, JANUARY 1, 1839.

NO. 7.

heavy per cent, upon ordinary retail good money cash prices. The merchant is not to blame; for he, under these circumstances, can fix upon no certain time when he can reasonably expect to realize his money—for, although his customer may be as good as any in the land, he has already sold his crop, and all his available means, for this unavailable trash, while it was in character, and he has nothing to pay with. This money has driven all the good funds out of the country; and the merchant in this way is soon sold out, and has no means left to recruit. Do you not see how the “system” works? The agriculturalist, who started with the organization of the bank solvent and out of debt sees and feels that he has been duped, deceived, defrauded, and being unused to such operations—unable to discover in himself any want of foresight—he knows not, nor can he guess, to what extent these operations may be carried. He is distressed, unhappy, and unsettled in the course his interest requires he should pursue; his mind is insensibly and irresistibly brought to the recollection of the history of some broken bank or other in some one of the older States, and, in a state of alarm, he “sells out” to whomsoever will buy at whatever price he can get, and, perchance, a “branch” of the bank itself makes the purchase; for to such a degree of science is the system reduced, he has no means of ascertaining who are and who are not branches of some establishment or other. Perhaps he sells to a borrower of the bank, who helped to “endow it with credit and character.” The merchant, who has been selling altogether on time, has exhausted his stock and lost his own credit, and, although rich in resources, is sued; he finances with the attorney, and the planter and laborer pay the debts of the merchant in good money, at heavy and ruinous costs. Don’t you see that the loss of “depreciation” falls most heavily upon the industrious and unembarrassed portion of the community? The merchant, by the operations we have described, has lost the good will of both customers and creditors. Out of goods, out of money, out of credit, out of debt, and out at the elbows, in self defence he becomes banker himself. Not understanding the art of banking expects as a “business transaction,” for want of patronage and “endowing privileges,” is soon compelled to wind up, (bills and plates minus,) while the polished modern banker is so deeply schooled in the “science” that he is enabled to reveal his eighteen hundred dollar equipage in all the luxuries of the South.

Deceived men may reason beautifully and eloquently, (yes, feelingly,) upon the deceptions such banks receive at the hands of the people; but with all their bestowment of (acknowledged) talent, and avowals of candor, neither the head nor the heart of the matter of fact man is convinced. Nor will he be until he is relieved from the influence of the galling chains of vassalage these agitators have forged for an would fasten upon him, and smile he while: Are the good old times gone over, when the man of money, hard-earned financial talent, and integrity above suspicion—whose “word would stand against the world”—will no more be chosen as the man most suitable to preside over the destinies of moneyed incorporations? Or has the time arrived when the man who is most thoroughly schooled in the science of intrigue—who is best acquainted with the art of juggling—who is most profoundly versed in the secret of making men his tools without their knowledge—who is most deeply embarrassed himself that he may have the more zeal in the case—who has tact enough to make good men believe him honest—who will be self-sacrificing enough in small matters to give himself character for disinterested liberality—will be chosen by a professedly free people in his stead. If we have arrived at a degree of degeneracy, but place in the hands of such a financier two or three newspapers of different politics, that will certainly quarrel with each other on matters of small import, and one under the immediate control—give him “dominion” over one bank—permit him to exercise a “controlling influence” over another—with an able legal adviser between them, whose salary shall be a high office—and whole district may be bought and sold, and the rights of freeborn citizens jeopardized without their knowledge.

#### TO THE PLANTERS.

In examining the effects of Banks advancing cotton, we left off on Saturday by referring to the case of a single gambler, who, three years ago was not worth a dollar, but who is now possessed of leagues of land and hundreds of negroes. Well, you are ready to ask how did he manage it? I will tell you. He took stock in one of the new banks and paid it by giving his note of hand. He was then appointed a director, an soon seen men of property coming to him soliciting his influence to obtain a few hundred dollars to purchase provisions for their families. He in common with his brother directors, borrowed some hundreds of thousands of dollars from the Bank which they directed and purchased the land and negroes of every necessitous man in the country who would sell. He aided in establishing new banks by us-

ing or lending the funds of the rag shop he directed; he then borrowed fifty thousand dollars, one half in his own name, and the other half in the name of a brother director, from a new bank, promising to lend a couple of their directors a similar amount from his Bank; and no doubt he fulfilled his promise. At the time this money was borrowed it was current and he invested it in land and negroes. Well here are only two of his operations, in which he puts himself in possession about 150 negroes and near 4000 acres of land for which his paper is now lying in bank. But this is not all his enterprise; he has several other speculations on hand equally magnificent; and hundreds of his brother bank directors and their particular favorites are in a similar situation. Now the Union Bank thinks that she was made expressly for the benefit of such men. These unfortunate enterprising men who are insolvent and in the sheriff’s hands, are the objects of her official regard; and accordingly we find her rejecting the paper of the most substantial and best business men, while she has accommodated the most reckless speculators with thousands. The Union Bank professed to be in favor of redemption because she well knew that the old river banks had prepared to resume and were resolved to do it, but she was desirous to afford the gamblers retreats, some apology for not resuming. Hence we heard of the impolicy of resuming before the fiat boat men were scared away by our summer sun—the greatest pressure that would be produced by “compelling the people to pay their debts to the banks, and the banks must push the people, if they are pushed to pay their debts.” The people, however, are a few hundred such speculators as we have mentioned above, who have used the funds of the bank.

Well but how is the Union Bank going to help out the speculator we have introduced? Neither the bank he directs, nor the bank he borrowed the 50 thousand dollars from intends to resume specie payment for some time, if ever. Their paper is already far below par, and he knows that as soon as the other banks resume specie payments, he will be able to buy up paper enough to pay his debts at 50 cents on the dollar. And in order to prepare for such an event or some speculation equally profitable, he had obtained from the Union Bank directly and indirectly on the names of others, 60 thousand dollars!! The Union Bank well knew that this transaction would have been brought to light and she permitted the bank commissioners to examine her.

Now with these 60 thousand dollars, this gigantic speculator will be able to pay for both the plantations alluded to, raise his notes, and then his present crops will pay his debt to the Union Bank. This is the system of enterprising fraud which the Union Bank is fostering; and is the recipient of the favors is a member of the legislature, she will expect favor in return. But can the honest yeomanry of the country tolerate so monstrous a system. Hundreds are now making fortunes in a similar way; and every man in the State who purchases a barrel of pork or a piece of bagging is taxed enormously for their exclusive benefit.

We have now presented you in a desultory manner the facts & principles which are now in operation to despoil you of your property, and to build up an aristocracy out of the train of broken down speculators who are now taken up by the Union Bank. We have called things by their right names and have been much more anxious to tell you the truth with clearness than to write with elegance and grace. We know that your own innate sense and strong judgment can trace out the consequences; and if the facts which we have laid before you should excite you to a full investigation of the subject we will have attained our wishes. We know the torrent of obloquy which we incur by thus fearlessly discharging our duty as the conductor of a free press. Neither character nor life is exempt or can escape the rancor and violence of the avaricious bands who are bent on plundering the people. Were we to consult our own ease and our pecuniary interest we should take the advice of many personal friends and let the swindlers have their full swing, look on in silence while they were organizing the means of reducing the country to the most degrading vassalage. But such is not our sentiment. Our ashes would not rest quietly in the grave, if we witnessed deception, robbery and corruption, without raising our voice or our pen to expose their perpetrators: and to invoke on their crimes the judgment of an injured and oppressed people.—*Vicksburg Sentinel.*

#### From the Huntsville Democrat.

#### THE PRESIDENT’S MESSAGE.

Having spread this document before our readers in our last paper, it has of course before this time been read and considered by all, and our remarks can add nothing to the reception which it’s intrinsic excellence ensures it with an enlightened public. It’s contents afford much matter for gratifying reflection to all who have placed their confidence in their present incumbent, and the people have additional evidence of his determination to urge to success the prominent measures of his administration.

That portion of the Message which treats of the chief of these measures, the Independent Treasury, places it in such a light as, we think, must tend to convince the prejudiced and disarmed opposition. A grand objection to this measure, most loudly and often repeated by all the varieties of the opposition press; is that some of the public officers have become defaulters, in some instances for large amounts. This argument against an excellent national system, is now met and fairly answered by the recommendation of the President, that “by an early enactment, similar to that of other countries, the application of public money by an officer of Government to private uses, should be made a felony, and visited with severe and ignominious punishment.” He also recommends full and frequent examinations of the “affairs and accounts” of the officers, that delinquencies, when discovered, may be immediately made known to the delinquents, properly punished. The good effects of such precautions have been most satisfactorily manifested in the department of the mint, in which we believe the Government has never yet lost a dollar by the dishonesty of persons with the treasure. So, the last great argument against the Independent Treasury is answered; and if it is not done so as to satisfy the whigs, it is because nothing but a Bank of the United States (right or wrong, constitutional or unconstitutional) can satisfy them.

If we are not mistaken, the conviction is daily becoming stronger throughout the Union, that the people ought by no means to suffer the establishment of another such institution. A majority have declared their belief that such enactments are unconstitutional, while a great many who admit the opposite doctrine, or leave it as a doubtful question are well convinced of its expediency. All have seen that the promised advantages of the late U. S. Bank were in some important respects delusive, and that its advantages were not only unseen, but greatly overbalanced the former and were totally without any remedy within the functions of the Bank itself.

It was a darling object with the Whigs that Mr. Biddle’s Bank, to prove that it was indispensable to the country, should take the lead in resuming specie payments; or rather, what would equally prove its importance, should rein in all the other banks which were anxious to return to their duty, till the President of that institution should pronounce the word which was to restore prosperity to the country. As it was apparent from the “cotton bale” manifesto that Mr. B. was in no hurry to resume, some of the other banks began to pay specie, and the example was immediately seconded from many distant points of the Union; so that the “regulator” soon found himself merely an humble follower against his will, instead of a dictator to a nation. These facts of course put an end to the empty boasting with which the federal papers were crowded, that “nothing could be done without a U. S. Bank—that there could be no resumption, no prosperity,” without the magic aid of Mr. Biddle. All these assertions vanished into thin air.

But the Bank party would do anything not amounting to self destruction, to secure their ultimate object. Hence their public movements relative to the State bank deposit system. They would receive that as a substitute, because they knew it would soon fail, and have no alternative but their favorite scheme. So they would accept the Sub Treasury, or any thing else, if they thought they could work it to their purpose. This State bank proposition is but a lame and hopeless resort, and can serve no other purpose but to confer a little extra importance upon a few leading politicians who have originated and sustained it, and to be used as a nucleus for the votes of such as choose to call themselves conservatives, until they shall think it safe to come out upon the only true national issue in financial politics, viz: the Independent Treasury, or a National Bank.

In spite of all the feints and subterfuges, the windings and turnings of the opposition, the President has held an undeviating course, and we heartily commend his firmness in urging that most republican measure, without the success of which the financial interests of the country must remain, as now, in an unstable and suffering condition, the national treasury without sufficient protection, and commerce subjected to the same adverse influence which before controlled it.

That portion of the Message relating to the removal of the Indian tribes west of the Mississippi, vindicates the persevering and praiseworthy policy of the Government in urging forward this important and most difficult enterprise. A portion of the Seminoles now form the only exception to entire success in this work, and we anticipate much trouble and comparatively large expenditures, before these lurking and treacherous savages can be entirely dislodged from their swamps. We are persuaded, however, (notwithstanding the mouthing of those who can recommend nothing better; and are always ready with their abuse,) that the Executive will not be backward in carrying out the most efficient plans for their complete subjugation, which its wisdom can devise, and Congress shall approve. If it is creditable to have expended so much already within so small

a compass; it would be still worse to abandon the field because more money and troops are required.

The proposition to furnish the emigrant Indians with enlightened forms of government, proceed from a laudable desire for their welfare; but the task of adapting them to the circumstances and peculiarities of the several tribes, if not altogether impracticable, will be without question the most tedious and perplexing ever yet undertaken concerning them. We have no expectation that the red men can be brought to live harmoniously under any general form of civilized government, with a tolerable degree of freedom, within the present century. If they are not left to their ancient prejudices, and the slow, very slow operation of religious and literary instruction, they must be reduced at once to absolute military slavery, in order to be forced into civilization. The latter for many plain reasons we presume will never be attempted, or recommended; and the former must be the work of generations. During all which time our frontiers, if left unprotected as they now are, will be exposed to the constant and bloody inroads of a cruel and faithless foe—a foe who, so long as he remains himself uncivilized, will believe that he owes to the white man nothing but his wrongs, and the fire-arms with which he revenges them. We think the President could not have too strongly urged the provision of military defenses, for the mutual safety of the two races.

The following beautiful passage is from an oration recently delivered by Judge Reid of Florida:

“In a republic such as ours, then, human happiness may be promoted by the wisdom, justice, firmness, and moderation of those who are the chosen servants of the people—by free suffrage and the absence of property qualifications for office—by an independent judiciary, by laws which shall protect effectually life, liberty and property—by opposing and preventing the amalgamation of the money with the political power—by opposition to monopolies—by the great caution in the grant of charters, and by so restraining them, when granted, as to make them subject, useful, and profitable to the people, by legislating as little as possible in favor of individual interests: let individual interests be left to themselves, under the protecting safeguard of equal laws—by abolishing the idolatry of men, and substituting for it devotion to principle—by a strict construction of constitutional powers—by the diffusion of knowledge, by inspiring every generation, as it presses forward upon the stage of life, with an abhorrence of the craft and agonies of stratagem, of selfish ambition, and with a pure love for liberty and the people, and especially, most especially, by cultivating the female intellect.

On you, fair daughters of my country, will mainly depend the character and fortunes of the new state. Your smiles and your beauties are the roses that border and bloom along the path of human life. They cheer and comfort the soldier in the battle field—the sailor on the bounding billow—the sage in deep recesses of the closet. When you approve, virtue becomes more bright, serene and beautiful; when you disapprove, vice assumes a darker and more hideous aspect. It is to your eyes the first looks of childhood are directed in search of affection, from your lips the first lessons of infancy are caught; boyhood repeats his first lessons at your knee and manhood follows where you point the way. Exert, then, all your influence, scatter wide the blessings you have the power to bestow. Speak the words of instruction and encouragement, dictated by your own pure hearts, and the state of Florida—the new state—will be made free, prosperous, and happy, by the graces and virtue of her daughters, and the wisdom and incorruptible integrity of her sons.”

**TYPE STICKERS.**—We casually mentioned a day or two ago that the newly elected mayor of Baltimore was a short time since a journeyman printer. The instances are not rare in which those bred in the profession of printing have become distinguished and honored. We say nothing of Franklin, the beacon light of the craft, we have in our day more than one instance of this honorable distinction. Isaac Hill, the Governor of New Hampshire, was a journeyman printer; Samuel Armstrong, late Mayor of this city, was once a journeyman printer; Mr. Knapp, the Secretary of the State of Vermont, was a printer. And what is of more consequence in the editorial profession, some of the most distinguished were regularly bred in the craft. Our neighbor Greene, the popular editor of the Morning Post was a ragged little roller boy. Mr. Homer of the Gazette was brought up on pica and brevier. We recollect many years since, of seeing a tow-headed overgrown boy in an obscure printing office in Vermont. That boy is now Mr. Greeley, the talented editor of the New Yorker. Of equal obscure origin was the editor of the New York Spirit of the Times, Mr. Wm. T. Porter.

The first we ever saw of Deacon Weld editor of the New York Sun, and a clever writer for various magazines, &c., was in a printing office at Dowell, when he was no higher in grade than ‘printer’s devil.’ The truth is, if a boy has genius

the art of printing will draw it out and set it to work. Printers with the same amount of natural talent always make the most popular editors, because they imbibe the tact of the profession. Schooled among “types and shadows,” they have every opportunity of studying public taste and of diversifying their minds so as to meet the various wants of their various readers. The discipline of their mind may not be so severe and rigid as that required for eminence in the legal profession, but this is a peculiarity which the great mass of readers care nothing about and it is unfavorable to a free interchange of mind with mind. Tact—give us editorial tact. In our profession it is every thing.—*Boston Times.*

**NOT SO SLOW.**—An Englishman was boasting of his pedestrian feats, and said, upon one occasion, for a short race, he actually accomplished a mile in four minutes and a half. “Well,” said a Jonathan, in company, “that’s almighty tall running, to be sure, but I’ve got a brother could beat it, I guess. I seen him start a convey of partridges once, and take a run after them. I don’t mean to say, stranger, that my brother actually caught the partridges; but every time he made a jump he didn’t take a small handful of feathers out of some of their tails, mind I tell ye; and I do believe, that after a leetle practice, he’d bag more birds in the field than any sportsman with a double barreled shooting iron, and Dupont’s best.” Jon Bull knuckled clear down.—*Balt. Sun.*

**A Chinese philosopher’s defence of the fair sex.**—A Chinese writer, treating of the ignorance of Chinese females, and the consequent unamiableness of wives, exhorts husbands not to desist from teaching them, for even “monkeys may be taught to play anticks; dogs may be taught to tread a mill; cats may be taught to run round a cylinder; and parrots may be taught to recite verses. Since, then, it is manifest that even birds and beasts may be taught to understand human affairs, how much more so may young wives, who, after all, are human beings?” This is a Chinese philosopher’s defence of woman, and we cannot but admire the gravity and ingenuity with which he advocates the cause and vindicates the character of the fair sex.

A black fellow by the name of Jas. Gaves has been arrested in New York, charged with biting off another nigger’s nose! As there is no accounting for tastes, a huge fat black nose may be considered by some a very delicious morsel.

**THE BETTER HALF.**—It being agreed at a party of twelve that a disputed question should be settled by the opinion of the majority: the six ladies expressed themselves opposed to the six gentlemen and claimed the victory. A gentleman objected to this, as the number of votes was equal, saying, “they were half and half.” True, replied a witty fair one, “but we are the better half.”

## POETRY.

### For the Southern Marksman. LINES

On the presentation of a nosegay by a Lady to a Gentleman, with a request that he should bestow it on the Lady of his choice.

This nosegay selected from choicest flowers,  
As sweet as e’er bloomed in Eden’s fair bowers;  
Forthine own sake accept it—a magical spell  
Is concealed in this cluster, which naught can repel.  
For the most calous heart to its powers soon yields,  
And owns by its heavings the sensations it feels.

Accept it—present it to that lovely one,  
Without whom—it were better your life ne’er begun.

Whose charms and whose graces and whose winking smiles,  
Whose love thrilling accents, whose innocent wiles,

Have kindled that spark, tho’ latent for years,  
Naught now can allay—e’en sympathy’s tears.

Like alcohol cast in a furnace of heat,  
Would burst and echo, would ruin repeat.  
Not sympathy’s tears, but reciprocal sighs,

Still breathing a hope of tenderest ties,  
Would calm the heart-burnings, to a gentler flame.

’Till fate in her freak, should decide on the same.  
Present it to her ’twill produce those dear sighs,

For which at her shrine your devoted heart lies;  
And nothing can sooth her deep throbbing breast,

’Till at Hymen’s grave alter, your vows do attest.  
Then give it—O give it to the girl of thy heart,

’Twill ensure all you wish, in love’s pleasing art.  
Thus spake the fair donor, with a heavenly smile,

Which came from a heart, free from all guile,  
I receive it, but oh! no tongue can narrate,

The thrill which created my hearts joyous state.  
The potion, sweet nectar, drank all at a draught,

While cupied was severing my heart with his shaft.  
Take back thy sweet nosegay, take back I implore,

I fain would have said—for ’tis thee I adore.